

Q + A WEBINAR TRANSCRIPT

Restaurant Insurance

The Secret Ingredient to Building Your
Portfolio Insuring



Heidi Strommen

Senior Vice President
Primary Hospitality Programs
Distinguished Programs



Erick Schmitt

Regional Vice President
Sales
Distinguished Programs

DISTINGUISHED.
PROGRAMS

Ritchie Vener: Hi, good afternoon, everybody. We still have a few people logging in, I'm going to give just another minute or two for folks to get in and get settled, and then we'll get right underway. Okay, great. We're just a little bit after three. I think we're all ready to go. Hello, everybody. And thank you for joining us for our webinar. Restaurant Insurance the secret ingredient to building your portfolio. My name is Ritchie Vener, and I'm the Chief Marketing Officer at Distinguished Programs. I'm responsible for developing and leading marketing initiatives across the business.

Ritchie Vener: I joined Distinguished in 2019, and I can't say I've enjoyed working elsewhere any more than I've been here at Distinguished. Before joining, I spent over 25 years in executive marketing positions at GE Capital in York Risk Services Group. Just a note, before we get going, we'll be sending all the registrants copies of the slides, the webinar recording, and a PDF with the questions and the answers from today's session. If anyone has a question during the presentation, please use the Q and A button at the bottom of the screen; time permitting, we'll get to all of those questions.

Ritchie Vener: Distinguished Programs is a leading national insurance Program Manager, providing specialized insurance programs for Real Estate, Community Associations, Hotels, and Restaurants. Serving the same core markets and partnering with the most stable and reputable carriers, Distinguished Programs' high-limit umbrella and primary insurance programs remain the clear choice in our specialty areas for superior coverage, competitive pricing, and attentive service.

Ritchie Vener: Joining us today is a great panel. I'm excited for today. Heidi Strommen, our Senior Vice President of Primary Hospitality Programs, well known in the industry. Heidi oversees the overall strategy and management of Distinguished primary programs

for restaurants and hotels. Heidi joined Distinguished in April, 2019 with our acquisition of Pro-host USA, program administrators specializing in restaurants, which she served as President. She has an extensive background in building programs for restaurants and related risks of pro-host. Her career experience also includes a variety of positions at Twin City Group, a Retail Brokerage. She's a Past President of Target Markets Program Administrators Association, which everyone knows is just target markets, and is currently on their Advisory Board. She's authored numerous articles about ensuring restaurant exposures for various industry magazines, including risk and insurance, insurance journal, agent and broker, and rough notes. Heidi earned a BA in government from Cornell and an MBA from Metropolitan State University.

Ritchie Vener:

Joining Heidi is Erick Schmitt. Erick is our Regional Vice President of Sales for Distinguished Central and Eastern Territories. He's responsible for New Business Sales for all products and leading our Regional Sales team. Erick joined distinguished in 2020 from Marques Specialty, where he worked as a Senior Sales Manager. Before that, Erick was a Business Development Manager, AIG and in various positions at Nationwide Insurance. Erick received his Bachelor's Degree in Marketing at the Ivy College of Business at Iowa State University. To start off the program, let's run through some of our Restaurant Insurance Program basics. This will help ground everyone in the program. And it also has a lot of overlap with the many pre-submitted questions that we got when we solicited attendees for this webinar. I'm going to start with you, Heidi. Heidi, can you give us an overview of the Distinguished Restaurant Insurance Program?

Heidi Strommen:

You bet, Richie. One of the key things to remember about what we offer in the Restaurant Insurance space is that we are a

one-stop shop for Restaurant Insurance. We not only offer key primary coverages, including property, general liability, liquor liability, EPLI, cyber, and many specialized restaurant product enhancements, but we also have umbrella coverage, which ranges anywhere from 1 million up to 150-million-dollar limits. We truly have that broad-based suite of coverages that brokers can come to us and often get almost everything they need to give their restaurant clients the coverage they need.

Heidi Strommen: Another really important aspect of what we do is that we offer the expertise to help brokers understand the coverages their clients need for restaurants. We have an experienced team of Restaurant Underwriters. All they're doing all day is looking at restaurant submissions. You're not going to deal with someone who is just underwriting a dry cleaner and then moving to a gas station and then moving to some other type of risk. And then, looking at a restaurant, you're going to be working with someone who understands restaurants, sees a variety daily, and can help dig into a specific account and say, look, here's where they're lacking. Here's where we can offer something. That's maybe a poll in their current program, and they work with the broker to develop the best solution for their clients.

Ritchie Vener: That's great. And, Heidi, I'm not sure I have this right. And correct me if I'm wrong, but members of your team have up to 30 years of experience in underwriting restaurants and working with restaurants. Is that correct?

Heidi Strommen: That is correct. We have some real long-term experience, myself included. Not to give away anyone's age or anything so delicate as that, but yes, we have many years under our belt.

Ritchie Vener: That's great. Erick, could you just give an overview of the products, maybe a little insight into the specific products in the program?

Erick Schmitt: Yeah. Sure, Richie. And Heidi alluded to this a little bit on the prior slide, but I think the main point is that we can offer a single solution. Anywhere from the package to a high limit umbrella, and then we also have some specialized coverages like the cyber liability, that's increasing exposure by the day. And then, unfortunately, the reality of today's world is that deadly weapons protection is something we can't offer coverage for. The benefit of working with us on these is that you can come to Heidi, you can come to her team, you can come to me, and you have a single point of contact to be able to run through this and offer you a solution and coverage for your client's needs.

Ritchie Vener: That's great. Heidi, I know we're not all things to everybody. What segments specifically do we serve?

Heidi Strommen: We serve a broad range of restaurants, but you're right. Not everything to everybody. And write a lot of fine dining restaurants, that's one of the key areas that we serve, and it is important to note that fine dining has been redefined in recent years. We used to, a few years ago, think that fine dining is a strictly white tablecloth, and that was the definition of a fine dining restaurant. Those restaurants have become few and far between; quite frankly, even in major metropolitan areas, there are fewer and fewer true white linen and tablecloth restaurants. We consider fine dining to also be those chef-driven, food-driven, foodie. Some people would call them restaurants that might have a more casual atmosphere but have a very high level of food and service, and they're the equivalent of fine dining in every aspect except for maybe they don't have white tablecloths.

Heidi Strommen: That's part of the definition of fine dining for us. We write many of those types of restaurants. We also entertain family slash casual dining, a restaurant with full table service that is not as upscale or usually as expensive as a fine dining restaurant. We

also serve the fast-casual segment. Not everybody understands the difference between fast casual and fast food. Just a quick definition there. A fast-casual restaurant is a quick service or limited-service restaurant, usually where you order at the counter, but often where you are seated. Maybe your food's brought to you, or maybe you have a buzzer, or there's some signal when your food's ready, and you go back to the counter to pick it up, but it is a higher level of both food and ambiance than a typical fast food franchise type restaurant.

Heidi Strommen: I'm pointing out that difference because we do not write traditional fast-food restaurants, but we do write fast-casual restaurants, and fast casual comes in many shapes and sizes. It could be your local deli. It could also be a franchise of some kind. There's quite a range within what we would consider fast casual. We also write wine bars. There are a lot of accounts locations that consider themselves wine bars that still offer quite a robust food menu. And those are the types of wine bars we're targeting. It should be noted that we don't write wine bars that serve have higher alcohol receipts than they do food receipts. It is limited in that segment, but we do write quite a few wine bars, nevertheless.

Heidi Strommen: We also entertain off-premises caterers. Another important thing to note the off-premise, we are not a market for event venues or on-premise catering banquet hall-type facilities. But if you are a caterer that has some kind of a kitchen facility but does not have a premise where you are holding events and is just serving food, and or... Not or, but food and possibly also alcohol at events that are not specializing in weddings. Those are accounts that we're also happy to look at. And then the final category is something new in the restaurant segment, ghost kitchens. I think more and more people have heard of ghost

kitchens for a while. This was an obscure term that many people were like, what is a ghost kitchen?

Heidi Strommen: Well, a ghost kitchen is just a kitchen. They do not have any on-premise seating. And in fact, they don't have customers coming onto their premises. Everything is done through a third party, generally a third-party delivery service. Maybe occasionally, they might have their own first-party delivery. That's pretty rare. And we do not cover auto for first-party delivery; I'll just say that right now. Typically, a ghost kitchen is a facility where customers order through some online app. The food is prepared at the ghost kitchen, and then a third-party delivery service like Uber Eats, for example, comes and picks up that order and delivers it to the customer.

Heidi Strommen: A few other points that I want to make that are underwriting segments within these restaurants that I just mentioned is that we do write a lot of new ventures. We're happy to look at new ventures as long as they have a full-time manager that is experienced. That's the key for us. We also write Sushi and Raw Bars. I want to mention that because some of our competition shies away from those, we are a market for those. We also write Hibachi-style Cooking Exposures. If you have those Japanese-style steakhouses with hibachi cooking with proper safeguards, we will write that type of account as well. And finally, the last thing I wanted to mention was that there are certain incidental exposures that we see with restaurants such as bakeries, or maybe a gourmet market or a small retail exposure; as long as those are incidental to the restaurant, those can also be eligible for our program.

Ritchie Vener: Okay, great. So specialized, but still a pretty robust offering?

Heidi Strommen: You bet.

Ritchie Vener: We got a lot of questions ahead of time, Erick, on who is our carrier partner. Many of our brokers want to understand who that is.

Erick Schmitt: Arch is our carrier partner. We work directly with Arch. And I think the important thing about working with Arch is that you can only access that carrier through Distinguish. You can't access them directly. You can't access them through a wholesaler. You have to come to Distinguish to access them. And I think that's important because if you're competing for an account that you don't currently control, and everybody comes with a lot of the same carriers to the table or goes to initially with quotes. Coming up with something a little bit different can distinguish you, no pun intended there, but from the marketplace potentially. It is a unique option that we have. They're an admitted, A-rated carrier, and we can write all lines within the package there with Arch. And as Heidi had mentioned before, we do have the ability to write new ventures, so that's an acceptable business for us.

Ritchie Vener: Great. Okay. Awesome. Another question we get is, are we available in all 50 states? Heidi, could you answer that for us?

Heidi Strommen: We're available in all 50 states except one of my favorite states, Alaska. So sorry, Alaska. Otherwise, we have some underwriting restrictions, whether coastal or some states, that are tough from a liquor perspective, but we have availability in the other states.

Ritchie Vener: Okay. All right. Thank you. Erick, another question we got a lot of is what coverages we have specifically designed for restaurants.

Erick Schmitt: Without reading each one to everyone, I think there are a few that I want to focus on. And Heidi had mentioned our focus on

fine dining. And I think the third bullet point there, the retail price wine valuation is an important and unique coverage; in the event of a loss, we can pay the menu price of what the wine is. I think that's distinct in the marketplace. And then one that isn't listed here on the slide, and I'm in North Texas. And I got this question a lot over the last year because, as many of you probably know, we had an unexpected and historic freeze about a year and a half ago, which led to a lot of overhead power line transmission failure. And that's a unique coverage that we can offer on our policy as well.

Ritchie Vener: Okay. All right, great. Heidi, are there additional coverages that Distinguish provides for insurance policyholders?

Heidi Strommen: Yes. Well, we have a very broad range of coverages. And one of the things that we specialize in is being able to craft a customized coverage package for any given policyholder. We do have various options. They can include things like flood and quake for qualified accounts; a couple of separate policies we can offer are listed on this slide. We do have a Deadly Weapons Protection policy. This is something that, unfortunately, has been in the spotlight in our country, and we do get a lot of inquiries about this coverage.

Heidi Strommen: We're happy to educate brokers a bit more on the details, but it can be an important crisis response type coverage that restaurants can benefit from. We also have two options for our Cyber Coverage. We have a cyber option with Arch, which is an excellent option, especially for smaller accounts. Still, many mid-size to larger restaurants will be interested in our Higher Limit Cyber Liability, which also offers broader coverage than we do with Arch Cyber. This Higher Limit Cyber Policy is written with Beazley. Between those two cyber options, we feel we're well positioned to meet the needs of any of the restaurants we can quote in our program.

Ritchie Vener: Okay. All right. Those are great additional policies, and I agree, it's tough. The Deadly Weapons is unfortunately so necessary. It's a good policy to offer. It's just a shame that that's so important these days. We would go into some more; I will call them general questions. We covered a lot of things that were very specific to our program and products, but we got several questions from the audience ahead of time on, like I said, broader things. One that I think I saw the most on... And Erick, I'm going to give this to you. Why do restaurants need High Umbrella Limits?

Erick Schmitt: Sure. Well, I mean, I think first and foremost, I mean, you don't have to look very hard in the news or a Google search to find how difficult, I guess, the legal environment is and how much some of these juries are awarding in lawsuits and whatnot. And I think most of us on this call look through loss runs every day and see with slips and falls and foodborne illness or whatever it may be, regardless of whether it's a restaurant or anything else, these losses can go nuclear pretty quick. I think auto losses in any restaurant that sells liquor, we saw a loss that's blown through the GL Limits pretty easily and well into the umbrella and excess limit.

Erick Schmitt: I think that having the ability for Distinguished, to be able to put up high limit umbrellas on top of the Arch package is a distinct advantage in the marketplace, and if you've not worked with distinguished before, not only in restaurants, but all of our products we offer, we can put up high limit umbrellas. But again, I think it's about protecting your business, protecting your assets. And that's what we can do with the umbrella limit. We can offer up to 150 million on limits on a single location.

Heidi Strommen: One additional thing that I just want to bring in, add to what Erick said, which was a great run dunk, that why restaurants need High Umbrella Limits is that we make it extra simple

because you can deal with a single underwriter to get both your underlying code and your umbrella code, and you don't have to coordinate things and go back and forth between someone that's doing your primary and someone that's doing your umbrella. If it turns out somewhere along the way, for whatever reason, the primary is not eligible for a quote, we can still keep working on the umbrella, and you're not going to have to flip it to a different underwriter. We try to make it easy for the broker to come to us with both. And we'll do both if we can, or if we can only do one or the other, we can still do that. And you're still working with the same person.

Ritchie Vener: All right, great. Well, I've got you. What are some of the most common causes of losses for restaurants? Not just umbrella, but altogether.

Heidi Strommen: Yeah. There's no doubt that over many years of experience in the restaurant industry, the most common cause of loss is slips, trips, and falls. And this is something that I think every broker that works with restaurants would recognize is a challenge. I also think it's an area where brokers can help educate their clients about the importance of maintenance and understanding where those hazards exist in their restaurants. Do they have level changes? Do they have maybe poor lighting in some areas? Is there a need for a handrail to be added? I think that a good restaurant broker can add value for their clients by doing a walkthrough of the restaurant premise and talk not only about how they handle... If something wet is on the floor, do they have procedures in place to identify it quickly, mop it up, get it cleaned up, but also just identify those hazards that might exist that are going to increase their exposure in this area.

Heidi Strommen: We see everything from minor injuries to some pretty significant injuries that can come from a slip, trip, or fall. And the

area of the property, usually fires that originate in kitchens and water damage are the two biggest causes of the loss. Most frequent causes of loss, I should say. With kitchen fires, training of employees is extremely important to know how to extinguish that fire quickly. When it arises, that can save you... Can turn what could have been a very large loss into a small incident and no interruption to your business. It's also important to keep those ANSUL systems serviced and in good working order because that will be key to getting that kitchen fire extinguished. We do see an increasing number of water damage claims. Some of these arise from extreme weather; areas that didn't use to have freezes may experience very cold weather.

Heidi Strommen: That is increased exposure. It's particularly significant. If a restaurant has undergone some renovations or maybe it's a recently open restaurant, and there may have been areas around pipes, for example, that weren't properly insulated. This is another area where brokers can have those conversations with their restaurants before the loss occurs, try to bring it to their attention, have an inspection done, and ensure that they've got proper insulation and safeguards in place. In the area of crime thankfully, we don't see a lot of frequency in this area in our book of business, but the most common crime loss we see, unfortunately, is employee theft. There are opportunities for this in restaurant operations because employees are handling cash; they're handling credit cards. And it's just a very good area for restaurant management to have controls in place and make sure that they're on top of that potential and doing everything they can to eliminate opportunities for those steps.

Heidi Strommen: And then, from an umbrella perspective, liquor-related claims do pose that risk for restaurants. They're infrequent relative to other causes of loss, but they can be very severe. Fatalities are not uncommon with liquor-related claims. And that's one of the

reasons, as Erick mentioned before, that people need umbrellas, but hopefully, you'll never have to use it because they can certainly have an impact for your business. If you experience a liquor-related loss, so tips training, making sure everybody understands the importance of identifying potential hazards in the liquor service of your restaurant and eliminating them, and running a safe operation from a liquor standpoint are going to be key to keeping those umbrella losses off your experience.

Ritchie Vener: Heidi, I'm going to stick with you. The next question is one we had a whole bunch of people asking it ahead of time. And I'm looking at the questions that are coming in. It looks like seven or eight people asked this question during the webinar. What are the common reasons why we might decline a restaurant risk?

Heidi Strommen: Some of the most common reasons are listed on this slide. I will just give a few editorial comments here. We don't write what I would consider hard-to-place properties. So that might be high protection class, eight to ten, which we do not write, or coastal exposure; those are the two of the most common reasons the property portion may be ineligible. Now keep in mind that we are still a market in a lot of those cases for the rest of the account. Just because we can't write property doesn't mean we can't still look at the account. Restaurants that have entertainment beyond what we consider incidental. Now incidental can be a little bit of a gray area, but for sure, if you have a restaurant with a stage that has cover charges, it has bands where people are sitting to listen to that music, as opposed to providing background music.

Heidi Strommen: Those are some key red flies that are beyond incidental. We're not looking to write restaurants that are open past 1:00 AM. This is just related to that liquor exposure that we talked about before. Generally, restaurants open past that time are drawing a crowd that's probably more about drinking than eating. The

crew sells over our guidelines; that's a given. We're writing restaurants. We're not writing bars. We can go higher in terms of the percentage of liquor sales in fine dining restaurants. Even into that 40 to 45 range, if it's fine dining. If it's a casual restaurant, we'll be looking to stay below 40%. Adverse loss experience. Unfortunately, past experience is often a predictor of future experience. If we see an account come in that's had a lot of loss frequency and or severity, that's probably a restaurant that we're not going to be interested in coding unless they have taken documented steps to eliminate specific hazards that cause those losses. There might be an opportunity to look at it.

Heidi Strommen: Ineligible restaurant classes. I touched on some of this earlier. We don't write that traditional fast food segment. We also stay away from buffet-style restaurants. They tend to be more prone to those slips and falls, but I was discussing earlier because of people getting up and down to get more food, food from the buffet, spilling on the floor, and not always getting cleaned up right away. So, we used to write those and didn't have a great experience, which is why we stay away from them now. Live and learn, as they say.

Heidi Strommen: Sports bars. This is not always about liquor sales. We do get a lot of these accounts in that might even be within an acceptable range from a liquor sales standpoint. But what we don't like about that type of account is game day specials, situations where you have a lot of fans gathering, sometimes fans that are on opposite sides of the team, solidarity, shall we say, sometimes they tend to clash with each other. We've seen some assault and battery-type issues in these accounts, even when the liquor sales aren't that high. And it's really because of specific timeframes when they have those game-oriented events and specialists going on. And then the final category is the first party delivery, which I mentioned earlier, we'll write a

restaurant with first party delivery, but we will not be able to cover the auto.

Ritchie Vener: Okay. All right. And that answers a question of one of our guests online in a sentence. Thank you, Heidi. Erick, if someone listening today likes what they heard or has more questions, how do they submit business? How do they find out more about what we're doing with restaurants?

Erick Schmitt: Sure. Thanks, Ritchie. Yeah. If you're a registered broker with this, you probably already have a contact with your Sales Executive or maybe even worked with Heidi or someone on her team. You can reach out directly to them, to either of them and submit business. If you're not registered with us, you can visit our website, distinguish.com. And there's a teal button in the upper right-hand portal where you can register your agency, and you can be registered in 10, 15 minutes and begin submitting business immediately. You can look at all the products available for restaurants and everything else and submit from there. Our applications are supplemental applications for our package. And then, if you do a model line umbrella, the applications are online. You could submit it either to the Sales Executive or, again, to Heidi or a member of her team.

Erick Schmitt: I think again, to close the loop on some of these things, but we're good at turning things around fast and have high limits. If you can get us all the information in one fell swoop, we can turn something around quickly for you. And again, we can write those high-limit umbrellas. We talked a lot today about the potential exposures and the types of losses that can drive that number up. We can protect the business that way through our quality carrier partners like Arch and others that we work with under the umbrella. And again, we'll write anywhere in the country, aside from Alaska.

Ritchie Vener: Thank you, Erick. We are running a little short on time. If we didn't get to your questions after this, we'd send everyone who registered an email with a PDF of all the questions and answers from today's session. I will read the questions that people had sent in during the session and answer those, too and send it out to everybody. Since we are almost out of time, let me ask our panelists. Is there a final piece of advice you'd like to give to the audience? Heidi?

Heidi Strommen: Well, come to Distinguish by all your restaurant needs. That's my best advice. That's serious advice, but I will also add to it. We want to consult with you. We are happy if you are working on an account and you're wondering if it's a fit for us; contact us. You don't have to send us a full submission. I talk to brokers all the time about does this restaurant fit. Let's look at the restaurant's website, and let's see what questions we have. We are happy to do that and work with you.

Ritchie Vener: Okay, great. Thank you, Heidi. Erick.

Erick Schmitt: I would reiterate that. Get signed up and reach out to us and let's have the conversation. I had one a couple of hours ago. I didn't get a full submission, but a Facebook page or a link tells me about all I need to know in a lot of cases, whether it's a start or a stop for us, but just reach out, have the conversation, get registered if you're not already. And we'd be excited to talk to you. This is a fast-growing program, and we're hungry for more business. Again, no pun intended.

Ritchie Vener: Great. Thanks, Erick. I think that's all for today. If you enjoyed today's webinar, stay up to date on our latest events by following us on social media. We post a lot of information. We post about the insurance market insights and industry news. You'll learn about our latest free webinars, eBooks, and case studies. I'd like to thank everybody who joined us on today's

webinar. We had 350 people sign up, and around 150 came, which is awesome. And I'd also, in particular, like to thank our panelists. Heidi Strommen and Erick Schmitt.

Heidi Strommen: Thank you, Ritchie.

Erick Schmitt: Thanks, Ritchie.

Webinar Addendum

Below are additional attendee questions we could not address during the session.

Do you write the policies on your paper? or do you use carriers available, if so what carriers do you use?

Our carrier partners are Arch for the package program, Beazley for monoline cyber, Chubb for monoline umbrella.

Are you OK with restaurants with inhouse limited delivery? And do you offer non-own and hired auto endorsement?

We do not write any auto coverage for restaurants with first party delivery.

Do you offer commercial auto for restaurants?

We consider incidental commercial auto if not related to delivery.

What about EPLI and D&O?

We offer an EPLI endorsement. We do not write D&O.

Are there any windstorm or property insurance limitations in Florida?

We only write property X-wind in Florida. We can also write liability only with the broker placing property separately.

What bar area hours will you consider? I had one declined as they are open until 1:30 a.m. and food service stops at 10pm

Food must be served to within 1 hour of closing (can be a limited menu.) We do not insure restaurants open later than 1:00 a.m.

Sorry if i am jumping ahead. How do you rate each risk? Payroll and sales?

We rate GL on sales.

It says nothing past 1am. What about Vegas? Every place is open past 1am here. Are you not a market in Las Vegas?

We do write some restaurants in Vegas and they close by 1:00 a.m.

Does your package offer EPLI with third party coverage?

The EPLI coverage we offer does not include third party.

Can you entertain Sports Bars or restaurants with entertainment thats not a one man band? Can you write without A&B Exclusions?

We do not write sports bars or restaurants, regardless of entertainment. We do not use A&B exclusions on our program.

Do you write property insurance for restaurants located in protection class9?

No - we write property in PC 1 - 7.

Does your Cyber Liability Ransome?

We have a monoline cyber program that includes ransomware.

Does your Umbrella go over the liquor liability?

Our umbrella does goes over liquor liability.

IS THIS BOP ? OR CPP ?

This is CPP.

What is the highest percentage of liquor sales you will accept?

Up to 45% on fine dining. Less on casual restaurants (generally under 40%)

Is Deadly Weapons Protection offered monoline?

We do not write Deadly Weapons on a monoline basis.

Briefly, what are your coastal guidelines for Long Island, NY?

This is dependent on several factors including construction type, whether we are insurance the building and distance to the coast. It's very location-specific.

Will you write Seasonal Restaurants?

We do not write restaurants that are closed more than 30 consecutive days.

Is Hired and Non-Owned Auto available to be quoted with PKGs?

We write hired and nonowned auto with the package if there is no delivery exposure and only incidental.

You just eluded to this but do you write property in Coastal South Carolina and Liquor Liability in South Carolina?

We do not write wind coverage in Tier 1 counties in SC. We will include liquor coverage in our restaurant package in SC.

Can you write monoline umbrella?

Yes, we write monoline umbrella.

How does the carrier respond to Assault and Battery on restaurants?

We're silent on A&B.

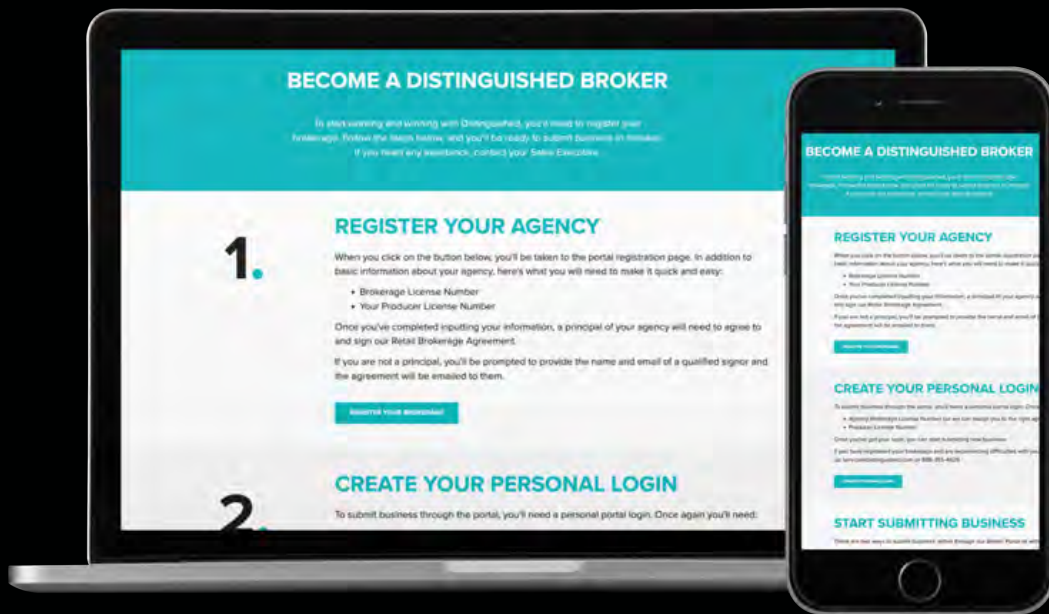
What limits are available on Deadly weapons and what is a typical cost?

Limit options are \$100K to \$500K. Premiums are \$200 to \$500.

Do you sell Umbrella and Deadly weapons as free standing policies?

We do write monoline umbrellas. We only offer Deadly Weapons coverage to restaurants that are binding an umbrella or package policy

Build more trust and grow your business with Distinguished Programs.



Learn more about our quick online registration process

[Get Started](#)

DISTINGUISHED.
PROGRAMS

Follow Us

Find us on social media for market insights and industry news. Learn about our latest free webinars, eBooks, and Case Studies.

